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- **The Effects of the North American Free Trade Agreement on Automobile Insurance**, contributing members of the CPCU Society's Alamo Chapter. Surveys and interviews regarding insurer practices and intents reveal that while some are studying the feasibility of providing seamless auto policies for cross-border travelers, many either consider the obstacles too great or show little interest in developing such coverage. The prospects and obstacles as well as possible alternatives to a seamless policy are investigated. Issues addressed include differences in currencies and language, the need for change in the regulatory laws, the need for underwriting and ratemaking data, and the effects on current tourist policy insurers. **Spring, p. 47**

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- **Banks v. the Insurance Industry: The Debate Continues**, Steven A. Simson, J.D., LL.M., CPCU. The role of banks in the insurance industry continues to cause controversy. This article examines the legal and administrative rulings that have shaped this issue in recent years. It focuses on the *Barnett Bank* decision by providing historical background on cases leading up to the *Barnett Bank* case, and then analyzes the potential effect this important decision will have on banking and insurance issues. **Fall, p. 140**

CLAIMS MANAGEMENT

- **Catastrophic Impacts on Claims Staff and Managers**, contributing members, CPCU Society's Claims Section. Catastrophe planning and handling are critical to not only an insurance company, but its customers and employees as well.

These natural catastrophic liabilities have the potential for substantial financial, organizational, and personal impact on the property and casualty insurance industry. This article examines the reactions of insurance company adjusting staff, both on and off catastrophe sites, as well as claims management in the planning and handling phase of natural catastrophes. It covers in a personalized way what is often not reported in news reviews of catastrophic occurrences. **Winter, p. 234**

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- **Agency Automation—Its History and Its Future**, Michael Bergstein, CLU. Opinion. In this article the author reviews where we have been and where we might be going in the area of insurance agency automation. The article critiques the use of the Internet and provides insights into steps taken by both ACORD and IVANS in meeting technological challenges. **Fall, p. 136**
- **Electronic Newsletters and Your Web Site**, Peter Shikli. This article discusses how to use your Web site to develop customer leads. It addresses the problem of enticing a potential client to revisit your Web site time and again. Also, using your Web site to obtain a lead to be included in future mailings of electronic newsletters is proposed and analyzed. **Fall, p. 172**
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EDUCATION

- **Clarifying the Institutes' Decision on Continuous Learning for CPCUs**, Eric A. Wining, CPCU. Perhaps no recent question has stirred more debate among CPCUs than the issue of

continuing education requirements. The June/July CPCU News reported the position that has now been adopted by the Board of Trustees of the American Institute for CPCU. This article reviews the factors that led to a need for the decision, explains the decision-making process that was used, and answers some questions. **Winter, p. 202**

- **The Continuing Education Paperwork Jungle: An Update**, Barry D. Smith, Ph.D., CPCU, CLU, FLMI. Editorial. **Summer, p. 67**
- **The Ethics of Insurance Agents vs. Insurance Students: The Educational Implications**, Jacqueline K. Eastman, Ph.D.; Kevin L. Eastman, Ph.D.; and R.B. Drennan, Ph.D. This article considers the level of professional ethics (relative to personal ethics) exhibited by selected samples of insurance agents in one state and insurance students at two universities offering major programs in risk and insurance. The research allows for analysis of two major questions:
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- **Exploring Pollution Prevention Opportunities in the Insurance and Risk Management Professions**, Edwin K. Chan, Chen H. Wen, Norman Endlich, Mark F. Johnson, and Patricia Reed. Opinion. This article presents the results to date of efforts launched by the Pollution Prevention Division (PPD) of the Office of Pollution Prevention and Toxics (OPPT), United States Environmental Protection Agency (EPA), to integrate concepts and techniques of pollution prevention (P2) into the insurance and risk management professions. **Spring, p. 12**

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- **Rethinking the Pollution Exclusion, Harry Cylinder, CPCU.** Opinion. The successive versions of the pollution exclusion have failed to end the controversy on this subject. A large number of claims have been denied, which many policyholders, agents, and brokers believe deserve to be covered. The time has come for underwriters to differentiate between high, moderate, and low pollution risks, and give the latter two categories some coverage under the CGL. **Spring, p. 8**

ETHICS

- **The Ethics of Insurance Agents vs. Insurance Students: The Educational Implications, Jacqueline K. Eastman, Ph.D.; Kevin L. Eastman, Ph.D.; and R.B. Drennan, Ph.D.** This article considers the level of professional ethics (relative to personal ethics) exhibited by selected samples of insurance agents in one state and insurance students at two universities offering major programs in risk and insurance. The research allows for analysis of two major questions:

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FRAUD

- **Insurance Fraud and the Industry Response, Richard Carris, CPCU; and Michael A. Colin, CPCU.** The insurance professional is well aware that insurance fraud has a detrimental effect on insurance premiums. The goal of this research is to document the responses of insurance carriers, insurance organizations, and governmental entities in the battle against fraud. The article presents an up-to-date picture of the industry's efforts to combat fraud. It concludes with practical recommendations to assist the insurance industry in its ongoing fight against fraud. **Summer, p. 92**
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INSURANCE POLICIES

- **Another Look at "Easy-to-Read" Policies, Barry D. Smith, Ph.D., CPCU, CLU, FLMI.** Editorial. **Winter, p. 195**

INTERNATIONAL INSURANCE

- **A Survey of Global Insurance Opportunities, Quinon K. Purvis, CPCU.** As the global economy continues to develop, the demand for insurance products is also expanding. Insurers must be prepared to serve clients' operations in new countries. More importantly, to enhance earnings, insurers will need to seize opportunities to serve new clients in other countries. A survey of the products, demand, and markets in four key geographic areas of the world (North America, Europe, Asia, and Latin America) provides a basis for insurers to identify areas and countries that they can best serve. Finally, a summary of actions being pursued by leading global insurers highlights strategies that may lead to success in the worldwide marketplace. **Spring, p. 18**

- **The Effects of the North American Free Trade Agreement on Automobile Insurance, contributing members of the CPCU Society's Alamo Chapter.** Surveys and interviews regarding insurer practices and intents reveal that while some are studying the feasibility of providing seamless auto policies for cross-border travelers, many either consider the obstacles too great or show little interest in developing such coverage. The prospects and obstacles as well as possible alternatives to a seamless policy are investigated. Issues addressed include differences in currencies and language, the need for change in the regulatory laws, the need for underwriting and ratemaking data, and the effects on current tourist policy insurers. **Spring, p. 47**

MARKETING

- **Insurance Service Centers, Lloyd I. Sandbulte, CPCU, and contributing members of the CPCU Society's Iowa Chapter.** In pursuit of improving customer service and reducing expenses, a number of insurance companies have developed and implemented centralized service centers. Under this concept, a company handles some of the more routine policyholder services such as making changes on automobile and other personal lines policies, taking loss reports, and making address changes. The intent is to reduce the overall expense related to making routine policy transactions, speed up the process, and provide consistent and reliable service.

The expense of operating a service center may be passed on to agents through reduced commissions. Independent agencies typically are offered the option of choosing whether or not to participate in the program. In some cases, use of the service center is mandatory. In either case,

participating agencies contract for the services, subject to reduced commissions.

This article analyzes the service center concept and presents case histories from several insurance companies that have utilized them. It concludes with a checklist of important items to consider when contemplating the implementation of service centers. **Summer, p. 121**

- **Planting the Seeds for New Customers on the Internet, James Fanella, Fred Saide, and David Zimmerman.** Can the Internet be used as an "industrial-strength" marketing aid for your company or agency, or is all of the promotion and enthusiasm for Internet marketing mostly hype? Answering this question should be a prime concern for any agency or company contemplating an Internet strategy. This article analyzes whether this dynamic and fast-paced electronic medium can truly support your business needs. **Fall, p. 176**

- **Who Will Market Insurance at the Beginning of the Twenty-First Century?, Claude C. Lilly III, Ph.D., CPCU, CLU, and David D. Wood, D.B.A., CPCU.** The authors examine the philosophical, regulatory, and technological changes that will determine which entities will be marketing insurance during the next 10 years. Focus is placed on the interactions developing between insurance carriers, agents, and financial institutions. New marketing techniques and transformations in the existing agency system are also examined. **Winter, p. 24**

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RISK FINANCING

- **Financing Risk in the 21st Century: Can America Afford It?, Part One**, Pat Arnold, CPCU; Rosemary Baptiste, CPCU; James Carson, Ph.D., CLU; George Flanigan, Ph.D., CPCU; Lisa Gardner, Ph.D.; Brad Genung, M.B.A.; J. Wesley Ooms, CPCU, CLU; and Karen Terry, CPCU, CLU, FCAS, MAAA. Homeowners and lenders need some kind of financial safety net to protect their investment in homeowners' equity. For years, most consumers met this need by purchasing homeowners insurance coverage from private property and liability insurance companies. The homeowners insurance market is not as strong as it once was, however, having been seriously impacted by a host of financial and regulatory problems, including unprecedented catastrophe payouts, low rates of return on investments, regulatory caps on rate increases and market withdrawals, and inadequate or poorly enforced building codes. In some disaster-prone markets like California and Florida, insurers are reluctant to write new business or even to renew existing policies. The results include availability problems, predictable expansion in the residual markets, and state-mandated market restrictions. These problems arise in complicated times. The federal government, already involved in catastrophe loss financing via the Federal Emergency Management Agency, the Small Business Administration, and the National Flood Insurance Program, seems reluctant to devote additional tax dollars to protecting homeowners' equity. Private risk financing markets cannot pay for all the losses associated with a major disaster without some insurers becoming technically insolvent. Finally, the demand for homeowners insurance coverage in areas most likely to experience a major earthquake or hurricane will only increase as the coastal areas continue to experience tremendous population growth. Summer, p. 76

- **Financing Risk in the 21st Century: Can America Afford It?, Part Two**, Pat Arnold, CPCU; Rosemary Baptiste, CPCU; James Carson, Ph.D., CLU; George Flanigan, Ph.D., CPCU; Lisa Gardner, Ph.D.; Brad Genung, M.B.A.; J. Wesley Ooms, CPCU, CLU; and Karen Terry, CPCU, CLU, FCAS, MAAA. In Part One of this two-part article, we described the earthquake and hurricane perils and identified areas where they are most likely to strike in the United States. Part One also discussed three factors affecting loss severity—construction standards, location, and degree of emergency preparedness—and examined several proposals for controlling damage through building codes, land-use restrictions, insurance coverage limitations, insurance pricing schemes, and continued operations of critical emergency response systems. Now in Part Two, we describe the nature and importance of existing homeowners retentions, federal involvement in the homeowners risk financing market, and funding by disaster relief organizations. Part Two also describes and evaluates the status of the direct homeowners insurance markets, the residual markets, and some other risk-financing partnerships between private insurers and the states. We examine some possible private market, state, and federal initiatives for easing homeowners insurance shortages, and evaluate their viability under current economic and political conditions. Fall, p. 148

UNDERWRITING

- **Underwriting in a Technological World**, Barry D. Smith, Ph.D., CPCU, CLU, FLMI. Editorial. Fall, p. 131

WORKERS COMPENSATION

- **Workers Compensation v. Tort Liability: Employer Liability for Employment-Related Activities**, Michael J. McNamara, Ph.D., CPCU, CLU, and Nancy H. Kratzke, J.D. This article examines employer liability for injuries sustained by employees in employment-related activities. If such activities are found to be within the scope of employment, workers compensation applies. If outside the scope of employment, the employer is subject to tort liability. This article examines the criteria applied to determine coverage, relevant court decisions, and the insurance and risk management implications of this timely topic. Winter, p. 246

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